with borrowers when they are borrowing money, when they are dealing with the difficulty and the complexity of borrowing money. These organizations would have helped even more than they are helping now with \$200 million more of counseling money. That is not going to happen because of what the other side did. They blocked that money by blocking this legislation.

One of the best vehicles on housing and on stimulating activity and also providing some measure of relief is to say to our housing finance agencies across the country, organizations at the State level that are expert at this, we are going to allow you to do what you do best, to get money into the system and to allow people to borrow money for the cost of a house. That won't happen now because of what the other side of the aisle did.

Another provision in this bill, as Senator SALAZAR mentioned in detail, was the bankruptcy provision which simply says that if a bankruptcy judge can deal with your second house or with all kinds of matters that come before that judge in bankruptcy, the bankruptcy judge ought to be able to help you restructure your mortgage in bankruptcy so you can dig yourself out of not just a foreclosure problem but can dig yourself out of bankruptcy. The other side said no to that.

Finally, they said no to communities across the country with regard to comdevelopment block grant munity money. They said no to them as well. For billions of dollars which were in this bill, they said no to those communities across the country. It is important to understand what they on the other side said no to today. We have to understand that when we talk about this issue, it is not just a house and a family, as important as that is. We are talking about keeping families in their homes, helping them with their foreclosure problem, their crisis that they could be in the middle of or about to enter into. We are also talking about communities, neighborhoods.

The chairman of the Banking Committee—I know the Presiding Officer is a member of the committee—outlined in detail what happens to a community when one house goes down or a number of houses go down. We know about the details.

What we should do is be very clear about our priorities: keeping people in homes, helping communities, and stimulating the economy, but also to make the record clear about why we are not moving forward. The other side stopped us, as they have done again and again.

Now we have to move forward. Now we have to figure out in a bipartisan way how best we can get some elements of this legislation to continue. We cannot sit back and say: Well, we are having a dispute here and we can just let this die. We cannot.

We have to do everything we can now, as Senator DODD said very well tonight, to move this forward, to make sure we are doing everything possible to keep people in their homes, to stimulate our economy, and to protect and nurture our communities and our neighborhoods. I think we can do that, but we have a long way to go. I hope it is a bipartisan effort. We have to make that hope into a realty.

Mr. President, I yield the floor.

I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

Mr. CASEY. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER (Mr. SANDERS). Without objection, it is so ordered.

## MORNING BUSINESS

Mr. CASEY. Mr. President, I ask unanimous consent that the Senate proceed to a period of morning business, with Senators permitted to speak for up to 10 minutes each.

The PRESIDING OFFICER. Without objection, it is so ordered.

(At the request of Mr. Reid, the following statement was ordered to be printed in the Record.)

## BELATED HAPPY BIRTHDAY TO A SENATE GIANT

• Mr. BYRD. Mr. President, while the Senate was in recess last week, the senior Senator from Massachusetts became a little bit more senior. On February 22, Senator EDWARD KENNEDY celebrated his 76th birthday.

Senator Kennedy has been a special friend over the years and I thank him for his fellowship.

Everyone who knows us knows that Senator Kennedy and I could not have come from more different economic and geographic backgrounds—he is the son of a wealthy New England family, while I am the son of the Appalachian coalfields. And people who know us know that over the years, Senator Kennedy and I have had our political differences—at one point, our political differences compelled us to challenge each other for a Senate leadership position.

But those who know us both well, also know that we have many things in common. We share a love of history, of poetry, and of politics. Foremost, we share a love and understanding of the Senate and the important role it is intended to play in the life of this Republic.

Maybe it was our mutual interests that formed the basis of our friendship. Perhaps it was admiration. I certainly admire Senator Kennedy's career and accomplishments for his State, as well as his keen intellect and fierce defense of his views and values. Senator Kennedy is a member of the Massachusetts Senate class that has included giants of the Senate such as John Quincy

Adams, Daniel Webster, Charles Sumner, Henry Cabot Lodge, and John F. Kennedy. Senator EDWARD KENNEDY has joined this august company for he, too, is a giant of the Senate.

Senator Kennedy is one of three Senators in the history of this institution to have cast more than 15,000 votes.

He is the third longest serving Senator in U.S. history.

But, more important than the quantity of his Senate service is the quality of his service. Senator KENNEDY has been one of the most effective national legislators in the history of our Republic. His imprint is on a large stack of progressive legislation written during the past four decades. The Occupational Safety and Health Act, OSHA; the Voting Rights Act; the Age Discrimination Act; the Freedom of Information Act; the Americans with Disabilities Act; health care reform; increases in the Federal minimum wage—these are but a few of Senator KENNEDY's legislative monuments.

As his Senate record demonstrates, Senator Kennedy is a man of remarkable compassion, who has labored mightily on behalf of his fellow citizens. A child of privilege, educated at Harvard and the University of Virginia, he could have taken an easier path in life. But, instead, Senator Kennedy has worked tirelessly in the Senate becoming a powerful voice for the protection of our environment, the rights of American workers, and women's equality. Senator Kennedy is the Senate's Mr. Health Care. He is the Senate's Mr. Civil Rights. He is the Senate's Mr. Human Rights.

What has really impressed me is that neither years of age nor years of political combat have diminished the idealism and energy of this talented, imaginative, and intelligent man. Throughout his career, Senator KENNEDY has believed in a simple premise: that our society's greatness lies in its ability and willingness to provide for its less fortunate members. Whether striving to increase the minimum wage, ensuring that all children have medical insurance, or securing better access to higher education. Senator Kennedy has shown that he cares deeply for those whose needs exceed their political clout. Unbowed by personal setbacks, or by the terrible sorrows that have fallen upon his family, his spirit continues to soar, and he continues to work as hard as ever to make his dreams a reality.

I, personally, will always appreciate the support that Senator Kennedy gave me during the years I served as the Senate Democratic leader. When times got tough, as they occasionally do for a Senate leader, I always knew that I could count on his assistance.

As the majority leader of the Senate during the incredibly productive 100th Congress, I worked closely with Senator Kennedy, and he worked closely with me. His tenure as Chairman of the Senate Committee on Labor and Human Resources during that Congress